

**WORKPLACE ADULT LEARNING INTERVENTIONS IN THE BANKING
SECTOR: MANAGERS' ROLES, TRAINING METHODS AND MOTIVATION TO
LEARN IN SELECTED BANKS OF LUSAKA**

BY

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DEDICATION

I dedicate this dissertation to the following people: My amazing husband, Jeff Hamoonga, who has been nothing but absolutely supportive throughout this entire Master degree journey. My parents, Pastor and Mrs. Astone Mbewe, for the moral, financial and spiritual support rendered. To my son Daniel Takondwa Banda, for being the inspiration behind my working hard so I can show him what it means to follow your dreams.

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May God be praised, because his mercies are new every day!!

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AUTHOR'S DECLARATION

I, Faith Betty Mbewe, do declare that this dissertation represents my own work and that it has not in part or in whole been presented as material for the award of any degree at this or any other University. Where other people's work has been used, acknowledgements have been made.

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APPROVAL

The University of Zambia approves the dissertation of Faith Betty Mbewe as fulfilling part of the requirements for the award of the degree of Master of Education in Adult Education.

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ABSTRACT

The purpose of the study was to analyse roles played by managers, methods of training and motivation to participate in workplace adult learning interventions by employees, in the banks selected for study. The study was guided by three objectives; 1) assess the role of managers' in workplace adult learning interventions in the selected banks; 2) explore the facilitation methods used in workplace adult learning interventions in the target banks; and, 3) analyze the perception of managers' on the employees' interest to learn and participate in adult learning interventions. It is hoped that study findings may inform the formulation of effective practices and also add to the body of knowledge. The study employed a qualitative research design in its enquiry. The study population comprised 12 officially registered commercial banks as by the Reserve bank criteria. Purposive sampling was used to arrive at the study sample, which comprised six (6), managers' one from every bank sampled. An interview guide was the data collection tool used in the study. The data was analyzed by descriptive narratives and the themes that arose from the data collected. The study discussion was guided by the detailed literature review and the theoretical framework on which the study lay. The study findings revealed the pivotal role played by managers' in workplace adult learning in their banks. The roles included; capacity building, coordinating and planning of training programs, leading employees to professional and personal development, and foreseeing the implementation of training programs. The study findings also revealed facilitation methods, such as e-learning, job on training. Also that training methods were selected based on particular needs of the institution. The study indicated that technological advancements were changing the way workplace adult learning was conducted in the banking institutions. It was apparent that for banks to stay relevant they needed to move with modern practices. Based on these findings, the study recommended that; bank managements in charge of training and development maximizes investments in digital platforms of learning. Also that, banking institutions must capitalize on crafting learning interventions from a motivation point as adults needed intrinsic built motivation to perform optimally at their job roles.

Key Words: Workplace Learning, Interventions, training methods, motivation

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ACRONYMNS AND ABBREVIATIONS

BoZ	Bank of Zambia
CISCO	Commercial and Industrial Security Corporation
DRGS	Directorate of Research and Graduate Studies
HR	Human Resources
IT	Information Technology
IPD	Institute of Personal Development
MS	Microsoft
PwC	Price Waterhouse and Coopers
SOP	Standard Operating Procedures
SWOT	Strengths, Weaknesses, Opportunities, Threats
TAFE	Technical and Further Education
ToD	Training and Development
UK	United Kingdom
UNESCO	United Nations Education and Scientific Organization
UNZA	University of Zambia
VET	Vocational Education and Training
ZANACO	Zambia National Commercial Bank

OPERATIONAL DEFINITION OF TERMS

Theobald (1991) shares the view that the terms in this section should be terms directly related to the research that are used throughout the research. It is up to the researcher, to define each term as you want the reader to know that term. Thus, the listed terms below are used to mean the following:

Workplace learning: A process of improving the skills and knowledge base of people working for corporate companies. This includes all formal and non-formal learning that occurs partly or wholly in a workplace.

Adult learning: Learning seen as purposeful and directed learning undertaken by adult, either alone or in groups, to increase knowledge and skills, and/or change behaviours, values, or beliefs. This definition includes formal, non-formal and informal learning.

Intervention: Actions and strategies taken to improve a situation and produce positive behaviour change for better job performance.

Managers: Someone that oversees subordinate colleague activities, and ensure they have what they need to perform and carry out their jobs roles.

Perception: An attitude, opinion, view, picture or understanding of something by someone based on how they interpret, view or think about that same thing.

CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter provides the background to this study. It highlights the statement of the problem, purpose of the study, research objectives, research questions, and significance of the study, delimitation of the study, limitations of the study, operational definition of the terms used in the dissertation, and the organisation of the study. It closes with a summary of the chapter.

1.2 Background to the study

The background of the study, according to Kasonde Ngandu (2013:13), is "... a brief overview of the problem the researcher aspires to study. It helps to classify what has brought about the need for the study and demonstrates the researcher's view of the research problem." The narrative below will give the reader an insight and basic of the background of the study.

Traditionally, the concept of 'learning' has been related to the formal education, whereas its use in the context of work is a relatively new phenomenon. Interest in workplace learning has expanded since the beginning of the 1990s, and currently the research in this area is both wide-ranging and interdisciplinary. The reason of this expansion is the unprecedented rapid change in society and working life that has taken place during the past few decades. The rapid development of information and communication technology, the growing production of knowledge in the economy, increasing internationalization and globalization as well as changes in occupational structures and in the contexts and organization of work, have challenged not only educational institutions but also work organisations to develop new ways of ensuring that the level of competence of the work force meets these challenges. Thus, continuous learning has become important both for individuals operating in the learning society and for organizations competing in international markets.

The banking sector has not been an exception in recognising the vital importance of workplace adult learning interventions. Quite a number of studies (such as Billet, 2002 and Stern and Sommerlad, 1999) have been conducted in workplace learning, however the researcher did not come across any that looked at the roles played by managers, training methods and the motivation employees have to participate in learning interventions in the banking sector.

As earlier stated, there has been an interest in recent years in workplace learning among employers, researchers and policy makers in what comprises learning and how it can be facilitated within workplaces. There are many areas of research in which learning at and through work is a central concern. There has been growing interest in workplace learning from both theoretical and policy perspectives (IPD, 2000; Kirby et al., 2003; Ardichvili, 2003), particularly as an organisations human capital, the knowledge, skills, competencies, relationships and creativity vested in its people; has emerged as a key competitive factor (Reynolds et al., 2002). Consequently, this has emphasized the importance of employees' ability to learn, and improving the capacity for workplace learning presents a real challenge for managers (IPD, 2000).

According to the Institute of Personal Development (2000), workplace learning includes all formal and non-formal learning that occurs, partly or wholly, in the workplace. Formal workplace learning is what people think of as 'training' and may involve structured learning activities such as initial training for new recruits. Less formal activities, related to day-to-day work activities, including team development, action learning, knowledge sharing and knowledge management (Marsick and Watkins, 1997:7).

It has been argued that the 'commitment, enthusiasm and skills of managers' are critical to the uptake of non-formal and informal learning (Ardichvili, 2003). While recognized as the most frequent form of workplace learning (see et al., 1998; IPD 2000) the value of informal learning has been significantly underestimated (see IPD, 2000; Reynolds et al., 2002) despite combining learning and practice in one activity, learning by doing, for many the most effective form of learning. It is the least formal mode of learning, but at its best, it is the form of learning that most closely aligns with corporate success and it is likely to become more important (IPD, 2000:2).

Additionally, Marsick and Volpe (1999) suggest that organizations are beginning to foster workplace adult learning in recognition of it being the most pervasive form for of learning in organisations. They, however, acknowledge that we know little of how it can be best supported, encouraged and developed. It is hoped that this research will contribute to enhancing that efficacy of workplace adult learning interventions in the banking sector to benefit individual employees, organizations and the people they support through developing greater understanding of the part management can play.

Workplace learning is the process of improving skills and knowledge base of people working for organizations corporate companies. The reason corporate companies invest in developing the skill of their people is because they want their people to improve their skills, become more productive and deliver better results. It must be remembered that banks exist to make profit. Therefore, the effectiveness of the process of improving skill and knowledge through workplace learning must improve and deliver better results to justify the investment of banks into workplace learning.

Many communicators such as Stern and Sommerlad (1999) argue that, “workplace learning has acquired visibility and saliency” because “it sits at the juncture of new thinking concerning the nature of learning about new forms of knowledge, about the transformation of the nature of work and about the modern enterprise in a globalized economy” (cited in Fuller & Unwin, 2002:95). As a concept and set of practices, ‘workplace learning’ is thus moving through a period of political, economic and social transformation.

To begin with, advances in technology, the demise of manufacturing industries and the growth of service sector industries, changes of the meaning of the ‘workplace’ for example, home-working (Felstead et al., 2000), working on the move, ‘flexible’ working (Felstead et al, 1990); and the shift (in many cases) towards new, post-fordist style workplace structures and practices, all constitute sets of conditions whereby the concept and practices of ‘workplace learning’ now concern different workplace contexts, different knowledge and also different workers to those of the past. It is not enough to know how workplace learning is carried out in banks, for the learning to be effective as intended, the roles of management, methods of training and employee interest, in workplace adult learning interventions must be assessed.

1.3 Statement of the problem

Workplace adult learning has gained momentum over the last two decades; organizations across professions have taken to investing in learning activities in the workplace. Many studies (see Billet, 1996 and Stern and Sommerlad, 1999), have been conducted; most to assess adult learning practices in organisations, facilitation process, designing and delivery methods of learning materials.

However, little or no research has been carried out to examine the place and influence of management in Training and Development departments (ToD) in banks in Zambia. This is why the researcher saw the need to investigate the roles of managers, methods of training and the

interest/motivation from employees to participate in workplace adult learning interventions in the selected banks of study.

1.4 Purpose of the study

Creswell (2012:110) perceives purpose of the study as ... a statement that advances the overall direction or focus for the study. It is usually a single statement or paragraph that explains what the study intends to accomplish (Walonick, 2005).

The purpose of the study was to analyse the roles of managers, methods of training and motivation to participate in workplace adult learning interventions by employees, in the banks selected for study in Lusaka.

1.5 Objectives of the study

1.5.1 General Objective

The general objective of the study was to understand the roles played by managers', training methods used and employee motivation to participate in workplace adult learning interventions in the selected banks under study.

1.5.2 Specific Objectives

The specific objectives that lay a bench mark for this study were to:

- i. identify the role of managers in workplace adult learning interventions in the selected banks;
- ii. explore the facilitation methods used in workplace adult learning interventions in the target banks; and
- iii. analyse the perception of managers on employees interest to learn and participate in adult learning interventions.

1.6 Research Questions of the study

1.6.1 General Research Question

What are the roles of managers', training methods and motivation on workplace adult learning intervention in the selected banks of study?

1.6.2 Specific Research Questions

The research attempted to seek responses to the following questions:

- i. what roles do managers play in workplace adult learning interventions in the banking sector?
- ii. What facilitation methods are used by managers in workplace adult learning interventions in these banks?
- iii. How do managers perceive the employees interest to learning and participate in the workplace adult learning interventions.

1.7 Significance of the study

Sampson (2012) submits that the significant section of the study in a thesis describes the importance of seeking a solution to the statement of the problem identified previously. Hence, the results of the study are aimed at helping not only the banks under study. It is hoped that other banks may find the findings of this study resourceful in understanding the varied perspectives held by managers in banks on workplace adult learning interventions.

The findings of this study might also inform the formulation of effective practices in workplace adult learning interventions in the banking sector.

It is further hoped that the findings may enhance the effectiveness of overall bank performance towards development, besides adding to the body of knowledge on workplace adult learning interventions.

The findings may also act as a benchmark for further enquiry and study in workplace adult learning interventions, especially in the banking sector in Zambia.

1.8 Theoretical Framework

As perceived by Imenda (2014:189), "...a theoretical framework is the application of a theory, or a set of concepts drawn from one and the same theory, to offer an explanation of an event, or shed some light on a particular phenomenon or research problem. Once data is collected and analysed, the framework is used as a mirror to check whether the findings agree with the framework or whether there are some discrepancies; where discrepancies exist, a question is asked as to whether or not the framework can be used to explain them.

For this particular study, the researcher used the Malcom Knowles adult learning theory. Malcom Shepherd Knowles (1913 – 1997) was an American educator, well known for the use

of the term andragogy being synonymous to adult education. According to Malcom Knowles, andragogy is the art and science of adult learning, thus andragogy refers to any form of adult learning (Kearsley, 2010).

In his book, “The Modern Practice of Adult Education: From Pedagogy to Andragogy”, Knowles (1980:43) contrasts andragogy as “the art and science of helping adults learn” with pedagogy, the art of helping children learn. The second edition of his book, however, marked a rethinking in Knowles’ original conception of andragogy as characterizing only adult learners, as indicated in the change in subtitles from andragogy versus pedagogy to from Pedagogy to Andragogy. His most recent conclusion was that the use of andragogical and pedagogical principles is to be determined by the situation and not by the age of the learner. The term andragogy can supposedly be equated to the term pedagogy. Andragogy in Greek means the man-learning in comparison to pedagogy, which in Greek means child-learning.

The researcher settled on the use of this theory because of the assumptions that Malcom Knowles held on how adults learn. The study being one that looked at the roles of managers’ in workplace adult learning interventions, training methods and motivation/interest by employees to learn, needed to be guided by a theory that explains how adults learn.

In 1980, Knowles made four (4) assumptions about the characteristics of adult learners (Andragogy) that are different from the assumptions about child learners (pedagogy). In 1984, Knowles added the fifth (5) assumption. These assumptions are:

1. Self-concept: as a person matures his/her self-concept moves from one of being a dependent toward one of being a self-directed human being.

In the workplace adult learning situation, every employee has a self-concept that has been defined over time, either towards their job responsibilities over life in general. The management or employer needs to be aware of these varied self-concepts found within the company.

2. Adult learner experience: as a person matures, he/she accumulates a growing reservoir of experience that becomes an increasing resource for learning.

Management in companies should be well aware and make adequate use of the vast experience gathered by its employees over their professional years.

3. Readiness to learn: as a person matures his/her readiness to learn becomes oriented increasingly to the developmental tasks of his/her social roles.

This assumption by Malcom Knowles holds true in workplace adult learning interventions in that every employee that strives to be a performer at their job ensures that they are always ready to learn. Management should maximise on this trait.

4. Orientation to learn: as a person matures his/her time perspective changes from one of postponed application of knowledge to immediacy of application, and accordingly his/her orientation toward learning shifts from one of subject centeredness to one of the problem centeredness.

This is one of the most vital assumptions to study according to the researcher. In the workplace situation employees welcome adult learning interventions that encourage the learning of knowledge they can put to use in their job roles immediately and practically. Organizations/companies solely exist to address problems with the right solution.

5. Motivation to learning: "...as a person matures the motivation to learn is internal" (Knowles, 1984:12).

The workplace is no different when it comes to adults getting motivated to learn internally. Adult learners, come to the learning environment with a clear concept to what they want, this helps them learn with self-motivation.

Kearsely (2010) points that Knowles further went ahead to suggest four principles of Androgogy. In 1984, the four principles that are applied to adult learning that Knowles suggested are:

- 1) Adults to be involved in the planning and evaluation of their instruction;
- 2) Experience (including mistakes) provides the basis for the learning activities;
- 3) Adults are most interested in learning subjects that have immediate relevance and impact to their job or personal life; and
- 4) Adult learning is problem-centred rather than content-oriented.

Malcom Knowles' adult learning theory advocates for adults to learn as adults with full grown capacities and awareness to their exact needs, unlike in pedagogy in which teacher centred approach is adopted. He distinguishes adult learners as the assumptions/characteristics and principles clearly outlined above. In this study, the researcher hoped the adult learning theory will act as a basis for managers' roles, methods used in training of workplace adult learning interventions in the selected banks, and employees' interest to participate. If managers/management can mirror adult learning theories such as the one lay down by Malcom

Knowles, then bank growth will be exponential and profits will escalate leading to overall development.

1.9 Delimitation of study

Delimitation are factors that affected the study over which the researcher generally does have some degree of control. This study was carried out in Lusaka city, which is located in Lusaka province of Zambia. The researcher conducted research in six banks. To better understand manager's roles, training methods and employee interest to participate in adult learning from each bank respectively. The researcher worked with six managers one from each respective bank, in the areas of Human Resource Development or Training Department. These banks were selected purposively from a sample of the various commercial banks in Lusaka. The researcher arrived at this sample by purposively picking from Bank of Zambia (BoZ) registered commercial banks listing. Purposive sampling was therefore used as selected criterion.

Furthermore, the study was situated in Lusaka as it gave the advantage of getting views from bank headquarters level.

1.10 Organisation of Dissertation

Chapter 1 provides the background of this study. It presents the statement of the problem, the purpose of the study, the research objectives, the research questions, the significance of this study, the theoretical framework, delimitations of this study, and operational definitions. It ends with summary of the chapter.

Chapter 2 provides a review of literature related to this study. It explains and discusses the study objectives as themes. It critiques studies similar to the area of study and justifies the role that this current study played in fulfilling those gaps. A summary will end the chapter.

Chapter 3 presents the methodology that was used for this study. It shows the research design that was adopted, the population and sample size, the data collection method and instruments and data analysis methods and procedures. The chapter closes with a summary.

Chapter 4 is a presentation and analysis of the findings for this study. The findings are presented using research questions. Chapter 5 is a discussion of findings. This is done using research objectives. The findings are also confirmed and disconfirmed by the reviewed literature and the theoretical framework for this study. This chapter is closed with a summary.

Chapter 6 presents a conclusion for this study as well as the recommendations made. This chapter is succeeded by references and appendices. A summary will close the chapter.

1.12 Summary of Chapter One

The preceding chapter presented the background of the study, problem statement, the purpose of the study, the objective and research questions. Furthermore, the chapter highlighted the significance of the study, the delimitation, the theoretical framework, organisation of the whole study and closed with the operational definitions to the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

Fink (1998:3) posits that; literature review is a “systematic, explicit and reproducible method for identifying, evaluating, and interpreting the existing body of recorded work produced by researchers, scholars, practitioners”. Additionally, Hofstee (2006:91) alludes to the fact that literature review provides, the reader with; a theory base, a survey of published works that pertain to your investigation, and an analysis of that work. It is critical factual overview of what has gone before. Literature review is not an end in itself, but a means to an end. That end is to evaluate, synthesise, analyse, and represent how your research emerged from previous studies (O’Neil, 2010).

This chapter presents a review of relevant literature associated with the study. As way of reminder, the study had three objectives as outlined:

- i. asses the role of managers in workplace adult learning interventions in the selected banks;
- ii. examine the facilitation methods used in workplace adult learning interventions in the target banks; and
- iii. analyse the perception of managers on the employees attitudes towards workplace adult learning intervention.

This chapter aimed at shedding light on the gap that existed in research studies carried out so far when it comes to workplace adult learning interventions in the banking sector from managers’ roles, training methods and how employees perceived learning interventions. It also shows how this literature deviates from or converges with the study and also why it is vital to look at workplace learning from these angles.

2.2 The Role of Managers in workplace Adult Learning Interventions in Banking Sector

The purpose of learning /training and management development programs is to improve employee capabilities and organizational capabilities. When the organization invests in improving the knowledge and skills of its employee, the investment is turned in the form of more productive and effective employees. Training/learning and development programs may be focused on individual performance or team performance. The creation and implementation

of these programs/interventions should be based on adult learning/training and management development needs identified by a training needs analysis so that the time and money invested in the training/ learning is linked to the mission or core business of the organization (Wataad and Ospina, 1999).

To be effective, adult learning intervention programs need to take into account that employees are adult learners (Forrest and Peterson, 2006). This brings in the theory that this study will be based on; Knowles's (1990) theory of adult learning or "Andragogy" based on five ideas:

- a. adults need to know why they are learning something,
- b. adult need to be self-directed,
- c. adults bring more work related experiences into the learning situation,
- d. adults enter into a learning experience with a problem-centred approach to learning,
and
- e. adults are motivated to learn by both extrinsic and intrinsic motivators.

Having a problem-centred approach means that workers will learn better when they can see how learning will help them perform tasks or deal with problems that they confront in their work (Aik and Tway, 2006).

At different stages of their careers, employees need different kinds of learning/ training and different kinds of development experiences. Although for instance a business degree might prepare students for their first job, they will need to gain knowledge and skills through education and experience as they progress through their career. Peters (2006) suggests that there are four stages of management education with different learning outcomes, that is; firstly, functional competence, an understanding of finance, accounting, marketing, strategy, information technology, economics, operations and human resource management; secondly, understanding context and strategy and how organizational processes interrelate, to make sense of societal changes, politics, social values, global issues, and technical change; thirdly, ability to influence people, based on a broad understanding of people and motivations; and reflective skill, to set priorities for work effort and life goals.

To maximise on the effectiveness of their employees' bank management, especially those in charge of the adult learning departments should be alive to the vital importance of certain management roles. What then does a management do? A manager manages the work and manages the people doing the work. According to the fair labor standards act, what makes an employee a manager is that he or she directs the work of others and exercises independent

judgement. The fair labour standard act describes an executive as an employee with the primary duty of managing the enterprise in which the employee is employed or of a customarily recognized department or subdivision thereof; customarily and regularly directing the work of two or more other employees; and having the authority to hire and fire other employees or having particular weight given to suggestions and recommendations as to the hiring, firing, advancement, promotion, or any other change of status of other employees (Druskat and Wheeler, 2003).

The most common management tasks involve managing individual performance, instructing subordinates, planning and allocating resources, coordinating interdependent groups, managing group performance, monitoring the business environment, and respecting one's staff. The relative importance of these seven management tasks varies by level in the organization (Kraut, et al. 1989).

a) Conducting a learning/training needs assessment

The first step in creating effective learning/training programs is to determine what training employees need. Learning/training needs Assessment is the process of gathering data to determine what training needs employees have so that training can be developed to improve the effectiveness of employees and thereby help the organization meet its business objectives.

There are four reasons why training needs assessment should be done before training programs are developed:

- i. To identify specific problem areas in the organisation so that the highest priority organisational problems requiring training solutions are addressed;
- ii. To obtain management support by making certain that the training directly contributes to the bottom line, that the training improves employee job performance
- iii. To develop data for evaluation of the success of the training program, when the training has been completed; and
- iv. To determine the costs and benefits of training, because there are costs to leaving a learning need unmet as well as benefits from improved job performance (Brown, 2002).

One outcome of doing a training-needs assessment is identification of gaps between the skills that employees have and the skills required for effective job performance, another outcome is identification of performance problems that are not training needs, because job performance is a function of both job knowledge, skills, and work motivation (i.e., not every job performance

problem has a training solution). There may be organisational practices or incentives that contribute to a lack of employee motivation, a problem that training cannot solve. Managers in the banking sector need to be constantly alive to the needs gaps that are prevalent in the organisation, as these act as a guide for their roles in workplace adult learning interventions.

b) The Systems view of the Organisation

For managers' in banks in charge of the adult learning/training interventions, a system view of the organisation suggests an approach that can eventually lead to a better understanding of the impact of change/development and a more accurate estimate of outcomes. Used in concert with any of the existing planning methods, the systems approach presents a model for considering the impact that change will have throughout the entire organisation and therefore assists in planning and implementation. The systems view is a way of thinking about the job of the management by considering the organisation as an integrated whole made up of interacting parts.

Attempts to consider the impact of change often fall short when the organisation is considered in terms of its structural parts such as marketing, production, research and development. This myopic look at the organisation does not allow for the anticipation of results in other arrears, or subsystems, within the organisation. The systems view of organisations provides a framework for looking at the organisation as a whole in terms of process-related subsystems. Each subsystem in the organisation is separate and definable, but it is also interrelated and interdependent. These subsystems are common to all organisations, from the local club bridge to the multinational conglomerate corporation; the banks are therefore not an exception (Jones and William, 1979).

Overall for effective learning interventions, managers' should recognise subsystems that include to begin with; the environment subsystem, in this system managers' need to be alive to the fact that all organisations exist in an environment. The environmental subsystem represents everything external to the organisation. This simply entails that the effective productivity of an organisation is to a large extent dependant on external factors as much as it is dependent on internal factors. If for instance the organisation is a manufacturing firm, then everything external to that firm is the environmental subsystem. In an open system, inputs, or resources (money, materials, and information) are provided by the environment, which in turn receives outputs (products and services) from the organisation (Kast and Rosenzweig, 1973).

Simplistically stated, if outputs satisfy the environment, inputs will continue and the organisation will remain open. There are some portions of the environment that may have little effect on the organisation, for instance, the crime rate in large cities. However, other portions, for example, the state economy or local zoning laws, can and do influence the organisation. Conversely, the organisation impacts or has the ability to change the environment to varying degrees.

Similarly in the book, *African Perspective of Adult Learning*, published by UNESCO (2010:64), the writers cite Daft (2005:5) who says; 'Leadership involves creating change, not maintaining the status quo'. Effective leaders are innovative leaders. In as much as it is important to preserve the institutional culture, it is also important to be in tune with what is happening outside and to adapt to changing circumstances and demands.

Effective leaders are continuously assessing and reassessing their organisation's performance and how they might improve this performance. In doing this, many leaders and managers use a technique called SWOT analysis, which calls for an investigation of an organisations strengths (S), weaknesses (W), opportunities (O), and threats (T). Threats arise when conditions in the external environment endanger the integrity and survival of an organisation. According to Burke (2002), opportunities arise when an organisation can take advantage of conditions in its external environment to formulate and implement strategies that enable it to improve performance and thrive. The role of managers' in banks is therefore ability to be abreast with these external environmental factors even as they plan for or execute workplace adult learning interventions.

Secondly, managers' should study the banks psychosocial subsystem. The environment acts on all subsystems within the organisation, and especially on the psychosocial subsystem. The psychosocial subsystem considers and is made up of individuals (psycho) and groups of individuals (social) within the organisation. In this subsystem are included values, attitudes, motivation, morale, and personal behaviour. Also included are relationships with others and interpersonal issues such as trust, openness, group dynamics, conflict, and many others, which ultimately help or hinder the organisation in its effort to strive toward a common goal. The systems view is phenomenological in that it presupposes that if all individuals and groups in an organisation are operating optimally, the organisation in turn will operate at its optimum level (Forrester, 1971).

Thirdly, organisations operate on set structures. However, these formal structures put down on paper are not the only ones that govern operations in an organisation. Managers should recognise and utilise even informal structures. Myers (1970) posits that, the informal structure consists of such things as emergent leaders, power politics, assumed authority, among others, that exist in organisations separate and apart from what the formal structure depicts. For example, in the formal structure of a family, the parents may occupy the head roles and the children subservient roles. However, during the two year olds temper tantrum, the real authority may lie with him or her. In the formal structure of an organisation, the most influential person may also, in a particular case, not be the formally designated leader.

Fourthly, people are organised to do specific things in an organisation. These objectives or goals are established by the organisation and serve to accomplish its overall mission in society. When the mission is broken into attainable short range targets, they are called objectives and constitute the objectives subsystem. In essence this subsystem is made up of the tasks individuals must accomplish to meet the objectives that serve to satisfy the organisational mission. Therefore managers' should ensure clearly established and prioritised objectives in adult learning interventions so as to help motivate organisational members and reduce the number of meaningless activities. For this reason, increased emphasis is placed on this subsystem through such methods as management by objectives.

Another vital management role is that of ensuring that appropriate technology is used in workplace adult learning interventions. People/employees cannot reach organisational objectives without employing some methodologies, training, tools, and techniques for doing so. These means and methods people use to get the job done are called technology.

In its narrowest sense, technology is the machinery, the physical things used. The typist has a typewriter, the driver a truck, the pianist a piano. But in its truest sense, technological subsystem in an organisation includes the way the tools are employed and how things get accomplished. The typist uses particular technique, the touch method, along with the tool, the typewriter. Techniques are procedures developed from knowledge about and experience of the best ways to do a job at any particular point (French and Bell, 1973). Thus the standard operating procedure establishes how a job is to be done and is part of the technological subsystem. In effect adult learning interventions can only serve their rightful purpose when technological issues are considered.

Every organisation has a managerial subsystem that organises and controls the other subsystems, causing them to interact and resulting in the increased effectiveness of the total organisation. It is hard not to personalise the managerial subsystem and translate it into the boss or group of bosses in an organisation. While this interpretation is true in an organisational sense, this subsystem, which integrates all other subsystems and represents the controlling influence within the organisation, needs more than just a personality to effect integration.

It needs such things as power, authority, decision making, and coordination. It is managers' role to harness the facets of the managerial subsystem. This subsystem spreads through many layers of the organisation and is not only important but complex. In the title words of a popular management book, *Every Employee (is) a Manager* (Myers, 1970). Wherever authority and power are being exercised, resources are affected, or someone is directing people in their efforts toward a common goal, that process is representative of the managerial subsystem. When managers fully understand the systems view of the organisation, it enables them effectively facilitate the right workplace adult learning interventions.

2.3 Facilitation Methods used in Workplace Adult Learning Interventions

From about 1990, there has been growing recognition that workplaces provide a fertile opportunity for learners to appropriate knowledge that connects theory to practice in a realistic and efficient way, (these trends are noted in Billett, 1996). Billett points to concerns about the effective transfer to the workplace of knowledge developed within education and training institutions. Similarly, Beck (1994) and Raelin and Schermerhor (1994) argue for a closer integration of knowledge and experience. Sangster, Maclaran, and Marshall (2000) have made similar remarks. They attribute early thinking about work-based learning to Pedler (1974), who observed that effective learning places the student at the centre of the learning experience. Researchers in the United States such as Brown, Collins, and Duguid (1989), Lave and Wenger (1991), and Resnick (1987) argue that learning should be situated within the context of practice.

In the United Kingdom, Sadler-Smith, Down, and Lean (2000) suggest, in addition, that workplace learning can be supported through the effective use of more flexible learning methods. Also in the United Kingdom, Calder and McCollum (1998) note the importance of workplace learning as a major contributor to the competitiveness both of particular enterprises and of the nation as a whole.

In the late 1980s Australian Vocational Education and Training (VET) Authorities began to place importance on the delivery of training in the workplace, for example, in the expectations expressed by the Victorian State Training Board (1991) that 15% of Technical and Further Education (TAFE) institute training should be enterprise based by 1993. Another example of this emphasis in Australia was provided by the TAFE National Staff Development Committee (1992) in its support for the suggestion that the TAFE system should provide training in the workplace. Commentators such as Linke (1994) and Sweet (1994), however, observed that there had been little research on the effectiveness of workplace-based training, on how people learn in the workplace, or on the factors that contribute to successful learning in the workplace. This clearly shows that there is need for more research into workplace related areas. This study, however focused on uncovering the roles of managers, training methods and interest to learn by employees, in the banking sector on workplace adult learning interventions.

Additionally, in Australia, Hawke (1998) pointed to the relative lack of research involving work sites. His analysis of the Australian literature showed that only 8% of it involved work sites, and most of the studies that did involve work sites were evaluations of initiatives that were seen to be "best practice". As Hawke (1998: 3) points out, "*...only since around 1994 has there been any significant research effort directed towards critical analysis of the workplace as a site of learning.*"

Workplaces are differently oriented to formal educational systems. The facilitation methods that can work best in a workplace arrangement therefore depend entirely on flexible delivery methods. They cannot be rigidly structured in a formal sense; they need to be informal and non-formal in nature.

Effective facilitation methods in the workplace should be based on the adult learners and their characteristics. This is in tandem with the study theoretical framework based on the work of Knowles. Adult learners are self-directed, self-motivated, they have vast experience and they want action oriented learning that they can quickly infuse into their job roles and immediately apply.

Cunningham (1998), on the basis of his experience with adult learners in the workplace, observes that participation in groups of other learners, or in circumstances that enable learning to be constructed through interaction with other learners or a more expert other, is particularly satisfactory for adult learners. He also suggests that workplace learning is best facilitated when the knowledge is constructed on the basis of workplace problems and that

adult learners need an opportunity to reflect on, and articulate, their personal learning experiences and to direct their own learning process. Cunningham's experiential observations in workplaces, as also supported by; Boud and Walker (1991), Mezirow (1991), and Watkins (1991), lend practical support to the use of action learning to support self-reflective learning.

Other researchers in workplace adult learning facilitation methods have introduced the notion of expertise; Ericsson and Charness (1994) submit that in the progression of a learner from the level of novice to that of expert, there is also likely to be a progression from passive receipt of training information to a more reflective and involved strategy. Gott's (1989) conceptualised and suggested that experts are able to coordinate the three sources of skill-procedural knowledge, declarative knowledge, and strategic knowledge and their progression in these aspects from partial to complete.

Evans (1994) further submitted that the progression of acquisition relies on efficient presentation of instructional information in training and learning resources. However, it also requires a teacher, trainer, mentor, or facilitator to provide feedback, to enable progression by setting expectations, and to use monitoring processes or indicators that are close to representing expert performance. A trainer or facilitator, in this case management, can actively encourage learners/employees to "think actively about their work products and what contributed to the features in these products" (Evans: 100). In addition, Mezirow's conceptualization of three forms of workplace learning-instrumental, domain, and self-reflective, are related to the increase in knowledge and skill toward an expert level as the learner passes through each of Dreyfus's (1982) proposed stages.

Dreyfus's first level of skill which is that of the novice can be almost entirely associated with procedural learning. The focus of learning at that level is on the limited and rule-governed behaviour necessary to operate a device at a novice level or to begin to learn the motor tasks required in a particular skill. Dreyfus's advanced beginner level suggests a commencement of learning about the important situational aspects of the task. Knowledge is now moving beyond the procedural, and propositional and declarative knowledge is developing. At Dreyfus's competent level the worker is seeing actions in terms of goals and plans, which are used to guide action in the selection of skills and knowledge. Clearly, at this level all three forms of knowledge in the formulations by Billett (1993), Gott (1989), and Mezirow (1991) are at work, as are both forms of knowledge in the conceptualization by Anderson (1982). At Dreyfus's next two stages of skill development the worker is first proficient and, finally, expert.

These two final stages are characterized by an apparently unconscious summing up of the work requirements and an unconscious selection of the actions and skills required to address that requirement.

In addition, the literature on constructivism and transformation of learning is consistent in the view that meaning negotiation, knowledge appropriation, and concept development are dependent, at least in part, on access to a more expert worker, a mentor or, in Vygotsky's (1978) terms, proximal guidance. It appears, therefore, that reliable skill development beyond the level of procedural knowledge is likely to require more than training manuals or manufacturer's handbooks. Guidance by a fellow human being and opportunities to explore through questions, discussions, and action learning are also necessary. This conclusion is emphasized by Brown (1997) when she observes that learning resources cannot replace teaching in its entirety, since there is a continuing need for human interaction to achieve inspiration, motivation, and role modelling from others.

2.4 Managers' Perception of Employees' Attitudes towards workplace Adult Learning Interventions

Perception is the process by which an employee organizes and interprets his/her impressions in order to give meaning to his/her environment and thus, it influences significantly his/her workplace behaviour (Langton and Robbins, 2006). The evidence suggests that what individuals perceive about their work situation influences their attitudes and behaviour during organizational change/learning process. Thus, employee perceptions will lead to either resistance or acceptance of change, (Coghlan, 1993, Galpin, 1996).

Perceptive organizational readiness to change: Organizational readiness to change is reflected in the organizational members' beliefs, attitudes, intentions and it is defined as the employees' belief in the benefits from a proposed change (Jones, Jimmieson & Griffiths, 2005). Similarly, Kotter (1996) suggests that failure to create sufficient readiness accounts for one-half of all unsuccessful, large-scale change efforts. Employees' perceptions of organizational readiness to change can either facilitate the success of a change intervention or be a significant source of resistance to change (Eby, et al., 2000). Employees' readiness perceptions indicate the extent to which an organization is ready to make the necessary changes as well as its ability to be adaptive to changing demands and new evolutions (Elgamal, 1998). Thus, most change readiness models emphasize the significance of generating an awareness of the need for change and supporting people's perceived ability to change. In formulating their change efficacy

judgments, employees are influenced by the extent to which the work environment and the organizational features seem to create a more receptive context for innovation and change. Overall, it is critical to assess employees' readiness perception prior to any change attempt.

Supervisory support: Supervisors act as agents of the organization who have responsibility for managing and appraising employees' performance. Thus, employees would view their positive or negative orientation toward them as indicative of the organization's support (Eisenberger, Huntington, Hutchison and Sowa, 1986). Generally, perceived supervisor support reflects the extent to which the organization cares about its members' well-being (Treadway et al., 2004). Perceptions of supervisory support refer to employees' perceptions of how management both encourages and implements employee suggestions for improvement (LaRocco et al., 1975).

In more detail, they reveal whether management encourages employees to propose creative ideas and suggestions for work improvements, supports the improvement efforts and finally rewards employees for the resulting outcomes (Weber and Weber, 2001). Overall, during times of organizational uncertainty and/or ambiguity, employees have an increased need to perceive supervisory support (for example, their input is being considered, frequent and accurate feedback, available resources; (Sagie and Koslowsky, 1994). Thus, supervisory support plays a vital role in an employee's appraisal of a crisis situation and it may provide a foundation for open employee participation and involvement.

Trust in management: The importance of trust during organizational change is widely reported in the international literature, mainly because it is considered as a precondition for successful collaboration (Cullen, Johnson and Sakano, 2000; Vangen and Huxham, 2003) and market orientation (Kimura, 2012). It is acknowledged as an essential feature of organizational change and best achieved through consultation, participation and empowerment (Cashman, 1998; Holoviak, 1999; Khan, 1997). Employees evaluate the key qualities of managers that is; integrity, competence, consistency/fairness, openness (Clark and Payne, 1997) or similar attributes, according to past behaviours and current situations.

Further, Costigan, Iler and Berman (1998) claim that employees trust in management is based on the results of organizational decisions made by the top management and less on direct experience of their character, words and actions. Therefore, employee trust in management is interpreted through the organization's policies and practices. Within this context, other researches indicate that the performance of a manager during a change effort may depend upon

gaining the trust of their employees (Brockner, Siegel, Daly, Tyler, Martin, 1997; Podsakoff, MacKenzie, Moorman and Fetter, 1990). Overall, employees' trust in management is a key factor for sustaining individual and organizational effectiveness during organizational change.

Appropriateness of change: Employees perceived appropriateness of change is very critical for avoiding individual resistance during organizational changes (Armenakis and Harris, 2002). Management should always provide information why the proposed change initiative is the correct one by noting what the initiative is intended to correct or improve (Beckhard and Harris, 1987). In other words, it should provide justification why the proposed change is the suitable action for the identified discrepancy (for instance, the difference between the current state and an ideal or desired state).

In addition, employees must believe they have the knowledge, skills, and ability to successfully implement the proposed change. Without such a belief, the perception may be that the change initiative is incompatible because it would not be successful (Galpin, 1996; Vollman, 1996). Though, not only does there have to be agreement that the change initiative is suitable, but also there must be agreement that the initiative is in the same vein with the vision, mission, scope, culture and structure of the organization (Langton and Robbins, 2006). On the whole, change appropriateness refers both to the features of a particular change (say; deals with the inconsistency between the organization's present and desired state), and the context where the change will be implemented we can take for example; if the organization is facing rough competition. Thus, the change's fit with the organization is as important as whether or not the initiative is the right one.

2.5 Identified Gaps and Justification

From the literature reviewed, it is clear that not one study has yet been conducted on Workplace adult learning interventions in the banking sector, more so especially here in Zambia. Across the globe similar studies on workplace learning have been conducted, in the UK by Beattie (2006) for instance on, Line Managers and Workplace Learning: Learning from the voluntary Sector. In South Africa by Hermann Du Plessis (2005) on the Workplace Training Needs of Different Generations of Adult Learners within a corporate company in South Africa. However, none has addressed the roles held by managers in the banking sector, the training methods and interest of employees on the adult learning interventions, more so no study has been conducted on workplace adult learning in Zambia.

This study therefore was worth carrying out as it reveals relevant knowledge that may be of valuable use not only to the selected banks under study but for other banks in Zambia, Africa and the world in general.

2.6 Summary of Chapter Two

Chapter two discussed and reviewed related literature and discussed this under the study research objectives as themes. It discussed at length various studies and their stand points as related to the study. The section highlighted divergences and convergences from the literature reviewed.

The next Chapter, will delve into the methodology that was used to carry out the study.

CHAPTER THREE

METHODOLOGY

3.1 Overview

This chapter provides a description of the methodology employed by the study under the following themes: research design, universe population, sample size and the data procedure, data collection procedure used in the study.

3.2 Research Design

De Vos (2011: 41) states the following:

“The important point is that all scientific research is conducted within a specific paradigm, or way of viewing one’s research material. The researcher must, therefore, decide within what paradigm he is working, know the nature of his selected paradigm very well, and spell this out in his research report in order to keep communication with his reading public clear and unambiguous.”

A research design/paradigm shows which methods, processes and steps the researcher will use to gather the relevant data for her study. There are basically two well-known approaches to research and they are known as qualitative and quantitative research. The research design serves as glue and holds the research project together by integrating all the major parts to address the specific research question.

For this research study, the qualitative research design was employed. The researcher chose this particular design over the quantitative research design and the mixed-method research design because of the peculiarities’ of its application in her research area. The design is flexible enough to allow for the discovery and an in depth investigation into the Roles held by managers’, training methods and the interest by employees’ on workplace adult learning interventions in the banking sector. Orodho and Kombo (2002) consolidate the qualitative design by saying; it is a method for studying selected issues, cases or events in depth and detail.

The design was most appropriate as the researcher intended to use a semi-structured interview guide for data collection. This allowed for in-depth information to be gathered through the open-ended questions.

The qualitative research design rests on the assumption that valid understanding can be gained through accumulated knowledge acquired at first hand by a single researcher (Fortune and Reid

1999: 94). Fouche and Delpont in De Vos (2011: 66) mention the following aspects about qualitative research in social sciences being rooted in: epistemological roots in phenomenology, the purpose is constructing detailed descriptions of social reality, methods utilise inductive logic, it is suitable for a study in a relatively unknown terrain, participants natural language is used for authentic understanding, this design is flexible and evolves through the research process, data sources are determined by information richness of settings, and types of observation are modified to enrich understanding, the unit of analysis is holistic, concentrating on the relationships between elements, contexts and so on, and the whole is always more than the sum.

3.3 Universe Population

Fraenkel and Wallen (1993) define research population as the group of interest to the researcher, the group to whom the researcher would like to generalise the results of the study. In this study, the study population meant a group of individuals that had the same characteristics from which the sample was drawn. The study looked at roles played by managers, training methods and interest to participate in workplace adult learning interventions in the banking sector; it focused on the registered Bank of Zambia (BoZ) commercial banks' list. The PwC 2017 Zambia Banking Industry Survey, lists a total of 19 international and local banks. Amongst these banks, 15, are officially registered with BoZ as commercial banks. The universe population therefore for this research was 15 registered commercial banks. The banks under study were six, one from every commercial bank purposively sampled. A manager from departments that are directly in charge of learning/training in the workplace was selected in each bank respectively.

The banks selected were purposively and conveniently sampled. Data collection ended at six banks due to saturation in data by bank six.

3.4 Sample size and Sampling Procedure

3.4.1 Sample Size

A sample is a subgroup of the target population that the researcher plans to study for the purpose of making generalizations about the target population. Fraenkel and Wallen (1983) cited in Yawson (2009:36), refer to a "sample" in a research study as any group from which information is obtained. This study sample had a total number of six respondents, that is; one

(1) manager from a department in charge of training or human resource development in every selected bank under study.

3.4.2 Sampling Techniques/Procedure

Sampling is any course of action or procedure followed when selecting “. . . a portion, piece, or segment that is representative of a whole (The American Heritage College Dictionary, 1993:1206). It is an important step in the research process because it helps to inform the quality of inferences made by the researcher that stem from the underlying findings (Onwuegbuzie and Collins, 2007). Thus for this study the researcher used purposive sampling and convenience sampling.

Purposive sampling, also known as judgement, selective or subjective sampling, is a type of non-probability sampling technique. It relies on the judgement of the researcher when it comes to selecting the units that are to be studied. Usually the sample being investigated is quite small, especially when compared with probability sampling techniques, (<http://dissertation.laerd.com>).

According to Cohen, Manion and Morrison (2007: 114) “Convenience sampling; or, as it is sometimes called; accidental or opportunity sampling involves choosing the nearest individuals to serve as respondents and continuing that process until the required sample size has been obtained or those who happen to be available and accessible at the time. . . .” A good example of convenience sampling is that of volunteers. Researchers can always take advantage of volunteers available at the time of data collection. Convenience sampling was used in this research when selecting the six managers’ from a department in charge of Training and Development in each bank that participated in the study. The researcher was alive to the fact that due to the busy schedules by most managers in the Human Resource departments or training departments, the six managers to interview might be conveniently sampled.

3.5 Data Collection Procedure

Bloomberg and Volpe (2008) allude to the fact that the data collection section in research is the section that describes and justifies all data collection methods, tools, instruments, and procedures, including how, when, where, and by whom data was collected. It is the precise, systematic gathering of information relevant to the research sub-problems, using methods such as interviews, participant observation, focus group discussion, narratives and case histories (Burns & Grove 2003:373).

The researcher obtained ethical clearance and an introductory letter from the university before going to the field for data collection. For this particular study, the researcher collected data from the six respondents using a semi-structured interview guide.

The researcher employed semi-structured interviews. White (2003) cited in Chiyongo (2010:100), argued that in a semi-structured interview the interviewer can probe for more specific answers and can repeat a question when the response indicates that the interviewee misunderstood the question. Thus, the researcher had foreseen situations where she would have to probe further for specific answers on certain issues and clarify on certain concerns from the interviewees. Additionally, the researcher ensured the interviews were conducted in a quiet environment, free from disturbances, and where the respondents felt safe. Interviews were conducted personally by the researcher without the help of any research assistant/s and each interview session lasted, 60 to 120 (2hours) minutes. Responses were written down by the researcher in a note book during the course of each interview.

3.6 Data Collection Instruments

According to Parahoo (1997:52), a research instrument is “. . . a tool used to collect data. It is a tool designed to measure knowledge, attitude and skills of research respondents”. The major instrument that this study employed was a semi-structured interview guide. A Semi-structured interview guide was used to collect data from the managers.

3.6.1 An Interview Guide

The interview guide is a list of questions you ask your participants during the interview. The order of the questions and the level of degree to which you diverge from your set defined list of questions will vary based on the type of interview you choose to conduct. There are three standard types of interviews, one can choose to conduct structured, un-structured or semi-structured. The researcher for this study employed the semi-structured interview.

Berg (1989:17) argued that semi-structured interviews involve the implementation of a number of predetermined questions and/or special topics where the questions are typically asked of each interviewee in a systematic and consistent order but allow the interviewees sufficient freedom to digress; that is, the interviewers are permitted to probe far beyond the answers to their prepared and standardized questions.

3.7 Data Analysis

Analysis of data means studying the tabulated material in order to determine inherent facts or meanings. It involves breaking down existing complex factors into simpler parts and putting the parts together in new arrangements for the purpose of interpretation (Singh, 2006:225). Lewis-Beck (1995) cited in Chisenga (2013:40), argued that data analysis is done in a variety of ways depending on the instruments used to collect data and how the researcher wanted the information presented. This study analysed data using themes that arose from the data that was collected.

Braun and Clarke (2006) define thematic analysis as, “a method for identifying, analysing and reporting patterns within data”. Thematic analysis is a widely used qualitative method of data analysis. The researcher found it fit for analysis of the study collected data.

- Qualitative Data Analysis

According to Hammersley and Atkinson (1995), in analysing qualitative data, the initial task is to find concepts that help make sense of what is going on. Lungwangwa et al. (1995:153) also indicated that qualitative raw data from interviews, field notes on focused discussions and content analysis should be subjected to the *constant comparative analysis* technique in order to reach the most significant themes of the topic under study. According to Glaser (1978), the *constant comparative analysis* technique involves a series of steps: it starts with collecting data from the field; identifying key issues or activities in the data that would be a focus of categories; writing about the formed categories with an attention to describe all existing issues and constantly looking for new incidents; working with the data in an attempt to develop a model to capture social processes and relationships.

In this study, qualitative data from the interviews was scrutinised in order to identify common responses. The analysis process included transcribing, and categorising of the data into different sets and then comparing them. The relevant and common responses were categorised into themes, each reflecting a single and specific thought, and it is these various themes that were used to develop an overall description on roles played by the managers’, the training methods and interest to participate in workplace adult learning interventions by the employees’. The research questions were the guide in the process of arriving at specific thoughts that answered the posed questions (McMillan and Schumacher, 2001).

3.8 Limitations of the study

Limitations are issues that the researcher has little control over. The study faced one major limitation. The study was a multiple case study, therefore the findings cannot be generalized to other banks not in the study sample. However, by bank six, there had been a notable saturation of data from similarity in themes that arose from respondents.

3.9 Ethical Considerations

Ethical considerations relate to the dos and don'ts that researchers must observe during the research process for purposes of respecting and protecting the rights of the researched. Cohen, Manion and Morrison (2000:49) observed that ethical issues in educational research may arise from the context of the study, the procedures to be adopted, methods of data collection, the nature of participants, the type of data collected and that which is to be done with the data. Thus, before data collection commenced, the researcher was cleared by Ethics Committee and also collected an introductory letter from UNZA Directorate of Research and Graduate Studies (DRGS). The introductory letter was the first item she presented to the bank management in all three banks where the study was carried out. The researcher would then further brief the aforesaid authorities on the value of the research and the procedures to be used.

Additionally, the researcher assured the respondents that:

- a. Participation in the research process was on voluntary basis and that they were free to terminate their participation at any point during the research process if they felt the need to do so.
- b. As a way of maintaining confidentiality, they would not be coerced to reveal their identities.
- c. The data to be obtained would not be disclosed to any other persons and would only be used for academic purposes.
- d. They would fill in a consent form before participating in the research.

3.10 Summary of Chapter Three

This chapter, discussed the research methodology that was used to conduct this study. It unearthed the reasons for adopting a qualitative design. The population which consisted of six managers' from the purposively selected commercial banks of Lusaka respectively. The sample comprised six (6) respondents in management positions from departments responsible for the training/ learning of employees. The chapter, also indicated that data was analysed via themes that arose from data sets collected from the interviews. Additionally the chapter indicated the measures that were taken for purposes of ethical considerations.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.1 Overview

The preceding chapter presented the research methodology used to carry out the study. This chapter will present the findings according to the subheadings and themes that arose from the study research questions. The research questions were answered using qualitative findings from the respondents sampled for purposes of the research. These respondents comprised six managers in the Human Resources or Training and Development (TOD) departments; one from every bank under study. The banks under study were; Zambia National Commercial Bank (ZANACO), INDO Zambia Bank and Access Bank, Stanbic Bank, Investrust Bank and Barclays Bank, Zambia.

The findings from the respondents were collected using an interview guide. The study sought to answer the following research questions:

- i. What roles do managers play in workplace adult learning interventions in the banking sector?
- ii. What facilitation methods are used by managers in workplace adult learning interventions in these banks? And
- iii. How do managers perceive the employees interest to learn and participate in the workplace adult learning interventions?

With this background the chapter will discuss the research findings using research questions as themes. Under each research question and theme, the respondents will be referred to by use of a pseudonym. These will respectively be Manager A, B, C, D, E, and F.

At the end of the presentation of findings on each research question, similarities and differences in the banks will be highlighted.

4.2 The roles of Managers in workplace Adult learning Interventions in their Banks

The first research question was segmented into two parts that questioned managers on;

1. What are your roles in workplace adult learning in the bank as a manager?
2. What are the current learning needs of the employees in the bank?

4.2.1 What are your roles in workplace adult learning as a manager?

The six Manager respondents had this to say about their roles in workplace adult learning in the bank:

Managers A, D and F submitted that their main role was that of capacity building. They said they were in charge of ensuring that there was a positive contribution to bank performance through learning and development. Manager A said:

“My biggest role is to ensure that training is aligned to bank strategies, but also that most importantly all trainings are to be best suited to the employee’s roles respectively”.

Manager B said as a manager in charge of Training and Development (TOD), her department played the role of coordinator in training programs. She was recorded saying:

“As managers in this department our first responsibility is to ensure that, we turn the employee into a better professional and person than when they first came in. Aside from this, we ensure that they learn their job role effectively, this is to enable them perform as per the banks requirements, we are investing a lot in employee personal development too as we know that if a person is developed on a personal level they will perform optimally on the job. For this reason time and again, we carry out short courses on an in house level, on issues like time management or communication”.

Manager D, said; our other task is to regulate all training purposes so they cover all departments, ultimately our main role is that of coordination.

Managers C, and E, intimated that among other roles they played as managers in workplace adult learning in the bank, the major ones were to plan, train and implement interventions.

Manager C stated:

“Our major role at the beginning of the year is to, plan, design, train and put into implementation training programs for the entire year”

4.2.2 What are the current learning needs of the employees in the bank?

The second sub-theme that arose from research question one revolved around the current learning needs of the employees in the banks with regards to workplace adult learning.

Two (2) managers submitted that, their banks current employee needs boarded mainly on skills or skills set. These skills they coined as soft skills. Manager A, ran through a list of what he considered the current soft skills that were presently the need of employees. He felt as a bank, their employee current learning needs were in leadership skills, managerial skills, supervisory skills, self-management skills, and financial fitness skills. He further went on to say:

“Currently, our employees’ need technical skill sets. Such skills are highly essential to survive in the banking sector and are pivotal to bank performance. Such skills include, Information technology (IT), skills in software packages such as CISCO, and MS packages. Every employee needs to learn and be conversant with general operations of the bank in terms of core systems. This cuts across all job roles including tellers and those in supervisory roles”.

The other four (4) managers, felt that the current learning needs of employees in their banks were hugely premised on taking workplace learning to the next level. Manager B clarified:

“As banks we realise the world is fast changing in terms of how people learn. The trends in taking institutions to the next level entail keeping with the newest trends, staying competitive with other financial institutions and even surpassing the performance of other banks. Because of this as management if imparting the newest practices entails sending our employees outside our country for training, as a department we ensure to do so. For instance at present we have a team currently in Dubai learning new innovative skills”.

These four (4) managers, explained that the current shifts in the world and with increase in digitalisation, the globe has shifted to electronic gadgets, increasing need for E-learning skills, and more innovations in the banks to suit the time.

One manager explained:

“As a bank we are also enhancing and encouraging the reading culture as a growing, learning need for our employees. We know that reading vastly will get us as a bank to the next level. Employees are aware that not everything can be picked up through formal learning or from peers on the job. Knowledge can be acquired by a keen interest to learn more through reading”.

Another manager, intimated that looking at where the world was rapidly moving to, top on the list of the employee's biggest learning need was adaption to modern or best practices. These he said were skills of a technical nature. He asserted:

“Every one of our employees needs to be up to speed with new trends, not only in modern and best practices, but overall all finance related practices. As a financial institution, we need employees growing positively with the current trends. This is because polices and strategies are evolving every day”.

He further mentioned that supervisory skills are a current need in the bank too. As management their emphasis is on employee's keeping themselves familiar always with bank policies.

4.3 Facilitation methods used by managers in workplace adult learning interventions in these banks

Research question two sought to uncover the facilitation methods used by managers in the selected banks for workplace adult learning interventions. All responses from the participants were collected using an interview guide.

4.3.1 What methods are most appropriate for workplace adult learning interventions in your bank?

The responses under this sub theme will be presented as per submission from the participants. At the end of the section the summary will highlight points of similarities and differences according to the participants bank needs.

Managers A, F and E, submitted that for their banks, the most appropriate methods for workplace adult learning are; first and foremost job on training. They said when a new employee is recruited, their first orientation is that of shadowing and learning from a peer while on the job. As banks we invest in instructor led trainings, these are organised by our department/s as Training and Development (ToD) or Human Resources Department, (this depends on which particular department is in charge of Adult Learning Interventions). For instructor led training, we can have instructors internally or source externally depending on the need and expertise.

One manager, said:

“We also pride in our in-house trainings by assigning employees courses to study, we also carry out peer-to-peer attachments. These you can also call apprenticeship based in-house learning programs. There is employee coaching carried out by line managers or supervisors in respective departments too”.

On methods that are most appropriate for workplace adult learning in our bank, manager A, emphasised that as a bank they were investing a lot in E-learning. He stated:

“The world is fast changing and e-learning makes it easy for employees to learn on the go and by use of everyday gadgets like phones and the internet”.

Managers B and D, intimated that for their banks, the most appropriate workplace learning interventions were benchmarked mainly on training and development through “study Buddies”. Manager B had this to say;

“The way I am in the human resources department, when someone new is recruited and they might not understand or know how we carry out roles effectively, they would be assigned to me as a ‘study buddy’. Sometimes we refer to them as an understudy. This tittle stays with them until they get up to speed with their job role and what I as their study buddy does in the bank. As a bank, we are using this approach immensely currently”.

Manager D stated that another method that was being used in his bank as most appropriate for adult learning was that of, job on training. He added that the bank also periodically sends employees outside the bank for trainings and at times coordinates trainings internally within the bank.

“We have an E-department that trains employees to learn more innovative ways to carry on job responsibilities by ensuring they make use of e-learning, e-books or even e-courses”.

Another appropriate learning method in this bank is encouraging our employees to read a lot on their job roles even from other similar bank roles. *“We understand that by checking what other banks are doing in a similar capacity we can stay competitive. Also it is imperative that employees perform optimally in line with our stipulated SOPs (Standard operating Procedures)”.*

One more manager added, that the bank employed a few other methods. He started off by describing formal training or coaching, where he said;

“By formal training or coaching, I mean encouraging employees to pursue courses with colleges offering Banking and Finance. I need to make mention that all employees encouraged to enrol in these courses are sponsored by the bank. As a bank we carry out in-house trainings that they participate in as employees. Job-on-training is another appropriate method of adult learning in our bank. This we also refer to as peer training. We understand that some employees are less intimidated to learn from peers performing the same job roles or on the same level. By this we mean some employees, find it easier to learn and relate with fellow employees they share the same pay grade with or on the same hierarchy in the banks. Also we cannot dispute the times we live in, because of rapid growth in new trends especially technological advancements, as a bank we carry out a number of online trainings”.

4.3.2 What learning interventions have been most beneficial that the bank should invest most in?

Research question two, also sought to understand the methods most appropriate for workplace adult learning, under its umbrella sought to understand what interventions were most beneficial and needed to be most invested in. Research question two was interested in finding out how employees learned best in workplace adult learning in the banks.

The findings gathered on interventions that the bank had recently found beneficial for the employees, were stated as follows: Manager A and E, submitted a few methods that had been beneficial.

For manager A’s bank, there was an instructor led training on sales and services. This included a theoretical part as well as a practical aspect. He said;

“Employees are engaged in role playing, group exercises, and even games practically to enhance the learning experience. This approach makes it easier for employees to learn. The use of different various ways of learning is highly beneficial to the employees, the methods cater to all dynamics of the people involved in the exercises. The results from such activities have been good”.

Manager E, as a bank he felt for effective workplace adult learning, they should invest in a combination of methods.

“Say in other instances the method of instructor-led trainings can be a better way, but in other instances e-learning is best and most appropriate. E-learning is cheaper and employees can access information via e-portals anywhere. If we have to keep abreast and move with current

trends and go digital, e-learning becomes an intervention we must invest into as a bank. This method enables people to learn wherever they are”.

When it comes to the most preferred style by employees in Manager A, E, and F, banks; the responses said their employees preferred to learn in groups.

“Learning in groups enables the pollination of various ideas, they are able to learn from each other, they share experiences and it enables them move from the usual environment into one that is diverse”.

As for managers B and D, in the number of things they shared on adult learning intervention that their banks had found beneficial in the recent past, were;

Firstly, that the banks had lately, gravitated to the use of presentations as a recent adult learning intervention. Manager B, further intimated that:

“We have lately been using power point presentations for learning purposes. During these presentations we turn material into teasers, this helps push employees to participate and get information across. Whenever we see it very vital that employees must learn this new innovation, we have two early morning meetings. At these meetings we discuss paramount important trends so that every employee learns. As a result, if an employee continues to error in job performance there is no defence for their lack of competency”.

The respondents felt, looking at where the world is going in terms of digitalisation, they as banks, must move more into E-learning platforms. As a result they were getting rid of paper based information and going digital.

One respondent pointed out that;

“You will agree with me, that of recent past people rarely use anything written on paper and in most cases people do not pay attention to any learning carried out using paper. People are more inclined to pay more attention to anything that uses an E-learning platform”.

The researcher probed further to find out how best employees preferred to learn in these banks. One manager shared that, in her bank employees’ preference to learning styles depended mostly on the learning being conducted.

“The training being facilitated determines what the employees’ preference of learning will be. For instance, juniors might not be comfortable in a room with their bosses, so for cases like this we use peer trainings for better feedback. We also note that employees prefer pool

trainings. The essence is to get the most positive feedback that then in turn leads to better learning results for better bank performance”.

Yet in another bank, a manager respondent, felt that most recently his bank had identified a number of adult learning interventions that were beneficial for the employees’ performance.

He emphasised that availing employees’ an opportunity to access scholarships for formal further education in courses related to Banking and Finance was proving beneficial to employees’.

“Our in-house trainings, which include job on training by encouraging peer trainings are proving to be very beneficial for our employees’ in the bank. Our employees’ are so gravitating more to the use of e-learning, and as a department and bank we are encouraging this shift because we see where the world is gravitating in terms of technology”.

However, he added that in as much as these are ways we feel employees’ are benefiting most in, we cannot be completely certain. It is hard to measure performance from training an employee. It is a hard phenomenon to rightly quantify.

Further submissions from respondents include one who felt, they must invest most in online trainings, and e-learning trainings, and stated:

“Every staff member can access and acquire a smart phone, tablets or iPads. Use of e-learning helps employees’ not to steal into customer time and attention as they can check on new information at their own time”. He further felt employees’ in his bank preferred to use no particular set method in workplace learning, *“...it is a mixture really, it all depends on the subject matter”.*

4.4 How managers perceive employees’ interest to learn and participate in workplace adult learning interventions?

Research question three, was intended to uncover Managers’ perception of employee’s interest to learn and actively participate in learning environments.

Question three, was split into smaller questions that will be reported as subthemes on the managers’ perspective in regards to their employees’ interest to learn and participate in adult learning interventions in banks. A summary closes the section.

4.4.1 Do the employees' trust management to give appropriate trainings as per job roles and employee needs?

Under this section, various views were gathered from the six respondents using an interview guide. Managers' A, and F, felt strongly that employees in their respective banks, have their learning needs met. They backed this sentiment by saying; training interventions were not imposed on the employees'. Manager A, said:

"...to some extent, some trainings are mandatory and must be attended by everyone. We work with different units in the bank to come up with different kinds of trainings that are aligned to departmental, divisional and ultimately bank goals".

Manager E, further submitted; *"in our bank, after every training there are course evaluations to assess how much people have learnt and also to assess areas of improvement. Areas of improvement could mean the delivery methods and even evaluation"*.

On whether the employees had trust in management to ensure the adult learning interventions provided are appropriate for their job roles, Manager A had this to say;

"Previously, people thought training should happen in the classroom, but currently that mind-set has been changed. Employees' in the last few years are aware that learning can happen in the workplace as well as through E-learning platforms. Employees' know there is a lot of pool knowledge to be accessed in the workplace environment".

Manager D, summed the submission by saying:

"We cannot be completely sure employees' have total trust in management to ensure their adult learning needs are appropriate for their job roles. We however, know that feedback has been more positive than negative from departments and employees' on trainings conducted both internally and externally".

Manager B, had interesting views on whether or not employees' felt their learning needs were being met by adult learning interventions by the bank. He argued that: *"employees' just like all people in general are diverse human beings, because of this it is very hard to quantify their satisfaction with the current bank adult learning interventions"*.

She further added;

"Maybe not all employees would say their needs are met, individuals are unique and often times specific, we cannot confidently say they are all met. I am certain everyone would say they

wish we did it in way A and B, or this and that way. Of course as a department in charge of trainings we also consider costs and time and many other factors. As a bank, we however, ensure to do the basic minimum, you may ask; can we do better? Of course, Yes!”

Manager D further intimated that, as a department in their bank, they get feedback from employees’ after all trainings and as a result these help in tailoring adult learning interventions to be suitable to employee needs.

For manager B, when the researcher probed further into the employees’ feelings of trust in management to ensure the adult learning interventions provided are appropriate for their job roles, she said;

“I feel employees’ trust management to provide appropriate job role specific trainings. Every training has feedback section; this means what did the employees’ think about the training session? How appropriate was the facilitation as well as materials used? With this in place, if employees bring back negative feedback for instance on a training whose facilitation and materials was outsourced, we as a department never go back to these facilitators. In terms of in-house trainings, when the roll back from employee feedback is negative, we then know as a department that we need to intensify training on areas of concern. For such situations we then might add tests after the training or actual questions using a unit that is in charge of gathering feedback”.

Three manager respondents emphasised that as training and development (TOD) departments; they took trainings seriously. Manager F, pointed out:

“We want our employees’ to leave our bank better than when they came in. we have a cutthroat way in trainings because we value quality, we have created online portals, where we ask employees’ to give feedback and also express need for help in areas that are hindering their optimal performance. If for instance an employee says they are not efficient in time keeping/management, we give this employee a mentor who has been seen to be a great time keeper. At other instances, we conduct a time management training”.

Manager C, expressed his views on what the employees’ felt on adult learning interventions provided for by the bank in this way:

“I believe our employees’ feel their learning needs are met by the banks’ adult learning interventions. This is because after every training, for instance after an in-house training we conduct course training evaluation assessments. This gives feedback to the department in

charge of training and the bank as a whole. This kind of feedback has overwhelmingly been positive, this gives me confidence to say our employees' feel the adult learning interventions provided by the bank, meet their needs".

When the researcher probed further into manager C's sentiments on how he felt about the trust employees had on management to provide appropriate job roles trainings, he very briefly submitted that he totally felt the employees' had trust in management he stated: "*...when we consider the positive feedback we get after every training session; I am confident that employees' trust management to offer job appropriate trainings".*

4.5 Summary of Chapter Four

Chapter Four, exhausted a discussion on the findings collected from interviewing the manager respondents in all six banks. Quite a number of similar themes emerged from the data sets.

4.5.1 Summary of Findings on Question 1:

Research question one, sought to understand the roles of managers in workplace adult learning interventions in their respective banks. A sub theme emerged under this question that queried on the current needs of the employees in the banks.

From the findings gathered on the role of managers' in workplace adult learning interventions; undeniable was the fact that their biggest role was to spearhead, trainings, to plan and coordinate the learning interventions. They acknowledged the responsibility that came with being in charge of Training and Development for effective adult learning. The respondents submitted that their role is to ensure the trainings arranged and conducted conform and are aligned to the bank strategies and suited to the specific employee roles.

Managers A, B, D and E strongly emphasised that learning in their banks was also centred on the employees' personal development. The management was concerned with seeing to it that employees developed positively and became better than they were at entry point into the institution. Capacity building is therefore an essential role that is taken up by the managers in charge of workplace adult learning interventions in the banks.

The findings also showed that the biggest similarity across the banks from the responses given by the managers was that employees' current needs were mainly acquisition of soft skills or modern practices, which entail, E-learning, innovative skills and advanced technical skills. There was a consensus, on the importance of their banks moving in the direction of providing

necessary equipment and training to ensure this need is filled. The technological advancements seen every day are an indicator that the banks need to invest in keeping abreast with modern practices and changes.

Furthermore, the study established that Managers A and C, submitted another current learning need in their banks for their employees was that of supervisory skills. Skills surrounding issues to deal with leadership and managerial skills. They felt that if this need is filled, it would help the overall performance of their banks.

4.5.2 Summary of Findings on Question 2:

Research question two sought to understand the facilitation methods used in the respective banks under study in workplace adult learning interventions. This question was broken down into smaller segments for effective collection of findings. These focused on the methods the Managers' felt were most appropriate in their banks for adult learning.

The findings showed that all six respondents strongly felt the most appropriate method for workplace adult learning was that of e-learning or online learning. It was strongly felt by all respondents that their banks were staying abreast with current technological trends and this form of learning was currently most appropriate.

It was uncovered that all six banks found on-the-job trainings and peer trainings as most appropriate methods too. Manager B, intimated that in her bank, these peers were referred to as 'study buddies'.

Another segment on research question two sought to understand from the managers, the adult learning interventions in their respective banks that had proved most beneficial for their employees. It sought to understand which interventions they felt the banks must invest in as well as if employees preferred to learn individually or in groups.

All respondents agreed that the most beneficial adult learning in their respective banks for their employees' included among a few others; E-learning or use of online platforms for learning. They submitted that aside from e-learning being most preferred for learning due to technology advancements, it was a cheaper way and easy to access by employees. One manager submitted that, employees can afford a smart phone and other e-gadgets that made it possible for them to access more information online.

On which adult learning method was best preferred by employees' in the respective banks, Managers' for banks B, F, and C felt strongly that it all depended on the training being carried out. Manager B and D, went further in support of this accession by saying, sometimes juniors are not comfortable to learn in the same room as their bosses, hence in such situations peer trainings were most preferred.

The findings also showed a more precise style that employees' in the banks preferred for adult learning. Which was that they preferred to learn in groups. This allowed for cross pollination of ideas, by learning from others and sharing experiences. These helped employees' move from their usual environments into diverse ones.

4.5.3 Summary of Findings on Question 3:

Research question three sought to understand how managers under study perceived the employees' interests to learn and participate in the workplace adult learning interventions? Various views were gathered from all six respondents the researcher interviewed.

This study in objective three established among others sentiments such as: some managers' submitted confidently that; their employees' felt their learning needs were met by the adult learning interventions provided for by the bank. Even though they expressed this view, that it was a difficult phenomenon to quantify. One respondent, expressed her view on not being completely certain, because human beings are diverse and unique. Whether or not employees were satisfied with their needs being met by the adult learning interventions being conducted was largely relative according to her.

The study revealed that all six respondents felt that the use of feedback tools, helped the departments in charge of trainings in their banks, to tailor make trainings to suit the needs of the employees'. The feedback tools such as tests, and the e-portal pools helped the training department to efficiently and effectively meet the learning needs of employees'.

All respondents had confidence in the belief that their employees' in the respective banks had trust in management in providing appropriate job trainings. It all came down to effective ways and systems placed to get feedback from employees' after trainings.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 Overview

The foregoing chapter presented the study findings. This chapter will present the discussion on the findings in line with the objectives of the study, theoretical framework and literature review. The following were the objectives of the study:

- i. to identify the role of managers in workplace adult learning interventions in the selected banks;
- ii. to explore the facilitation methods used in workplace adult learning interventions in the target banks; and
- iii. to analyse the perception of managers on the employees interest to learn and participate in adult learning interventions.

5.2 The roles of Managers in workplace Adult learning interventions in the their Banks

The first study objective was meant to gather insight in the roles played by Managers' in workplace adult learning interventions in the banks. The findings revealed different roles performed by the Manager respondents in the banks under study. The study established roles played by the managers' in their respective banks as; capacity building, coordinating and planning of training programs, the managers' led the employees professional and personal development, and foresaw the implementation of training programs.

The study established that the managers' were also in charge of identifying current learning needs of the employees for optimum job performance. Findings reviewed that employees in these banks had needs in line with skills. These skills were coined as soft skills. These skills included leadership skills, managerial skills, supervisory skills, self-management skills and financial fitness skills. Overall the study established that the most sought out skill in all these banks was that of technical skills or modern bank practices. The findings showed consistency from all respondents' narratives on their emphasis on providing technical skills to their employees. These skills were benchmarked on new technology and innovations.

All respondents seemed to agree that the world had changed, and digitalization required that banks move with the trends and adapt to new practices. As a result all respondents as managers' in their respective banks, played a role of advocating and creating a platform for acquisition of skills by employees' in E-learning. It was undeniable from findings that all respondents felt in

order to stay relevant and competitive in the finance sector, they needed to embrace and invest in new trends and modern practices. The manager respondents intimated how seriously their departments were investing in this knowledge and skills acquisition. All banks had programs and trainings funded by the banks to impart skills and knowledge to employees both internally and externally.

The findings in objective one, agreed with the study carried out by Watad and Ospina, in 1999. They submitted that; “the purpose of learning/training and management development programs is to improve employee capabilities and organizational capabilities. When the organization invests in improving the knowledge and skills of its employees, the investment is returned in the form of more productive and effective employees. Training/learning and development programs may be focused on individual performance or team performance. The creation and implementation of these programs/interventions should be based on adult learning/training and management development needs identified by a training needs analysis so that the time and money invested in training/learning is linked to the mission or core business of the organization.”

Based on the findings, it can be deduced that the roles played by managers are pivotal in bank performance. They play a huge role in identifying the employees’ current needs, they take the lead role in planning, designing and executing programs that are intended to help effectiveness and efficiency on the job of the employees’ but also increase productivity and overall bank performance.

The Malcolm Knowles theory of Andragogy, “the art and science of helping adults learn” can be seen as agreeable with objective one, in its fourth assumption. “Orientation to Learning: As a person matures his/her time perspective changes from one of postponed application of knowledge to immediacy of application, and accordingly his/her orientation toward learning shifts from one of subject- centeredness to one of problem centeredness” (Knowles, 1984).

The manager respondents submitted that after identifying the employee needs, they crafted trainings that were aligned to immediate problems and concerns. Equipping the employees’ with that which was needed for immediacy of application in job performance. In one of the banks, more apparent was the provision of external sponsorship for some employees’ in an outside country for acquisition of skills. It is true that adult learning is problem-centered rather than content-oriented.

The study noted that managers' in all three banks had a strong belief that by gravitating more towards modern practices such as E-learning, E-reading and use of technological advanced systems, their banks' performances would be greatly enhanced

The study findings however, did not highlight any views from the respondents that showed employees' needs that did not necessarily need training programs. The researcher holds the opinion in alignment with the Andragogy theory by Malcolm Knowles; Motivation to learn that: "...as a person matures the motivation to learn is internal" (Knowles, 1984:12). The workplace is no different when it comes to adults getting motivated to learn internally. Adult learners, come to the learning environment with a clear concept of what they want, this helps them learn with self-motivation.

There is, therefore, need for managers' in charge of training and development to realize that, needs assessment or analysis is not only in terms of what skills set or knowledge employees' need. Their role must include the identification of performance problems that are not training needs, because job performance is a function of both job knowledge, skills, and work motivation (i.e., not every job performance problem has a training solution). There may be organizational practices or incentives that contribute to a lack of employee motivation, a problem that training cannot solve. Managers' in the banking sector need to be constantly alive to the needs and gaps that are prevalent in the organization, as these act as a guide for their roles in workplace adult learning interventions.

5.3 Facilitation methods used by Managers' in workplace adult learning interventions in the banks

Objective two explored the various facilitation methods used in workplace adult learning in these banks and the ways that were deemed most appropriate for learning.

The study revealed that various facilitation methods were put to use by departments headed by the Managers. These included; job-on-training or what another respondent referred to as peer training. All respondents affirmed and submitted their use of this method, one respondent referred to it as 'study buddy'. This method simply means the orientation of a new staff member by assigning them to another colleague in the same department, performing a similar role. The whole idea is for the new staff member, to learn how to execute the duties of the particular job role from an employee that has served the bank longer.

The study is in tandem with Cunningham (1998), who, on the basis of his experience with adult learners in the workplace, observed that participation in groups of other learners, or in circumstances that enable learning to be constructed through interaction with other learners or a more expert other, is particularly satisfactory for adult learners. He also suggested that workplace learning is best facilitated when the knowledge is constructed on the basis of workplace problems and that adult learners need an opportunity to reflect on, and articulate, their personal learning experiences and to direct their own learning process. Cunningham's experiential observations in workplaces lend practical support to the use of action learning to support self-reflective learning, as suggested by Boud and Walker (1991), Mezirow (1991), and Watkins (1991).

It appears, therefore, that reliable skills development, beyond the level of procedural knowledge, is likely to require more than training manuals or manufacturer's handbooks. Guidance by a fellow human being and opportunities to explore through questions, discussions, and action learning are also necessary. This conclusion is emphasized by Brown (1997) when she observes that learning resources cannot replace teaching in its entirety, since there is a continuing need for human interaction to achieve inspiration, motivation, and role modelling from others.

The experiential learning emphasis goes line in line and affirms Malcolm Knowles' second assumption that states; "Adult Learner Experience: As a person matures he/she accumulates a growing reservoir of experience that becomes an increasing resource for learning". All learning therefore can be guided by prior experiences, this entails that even mistakes are learning opportunities.

The study findings revealed other facilitation methods used such as training of employees' internally and sourcing facilitators from outside the institution. On an in-house level, employees were assigned courses to study in one particular bank, as well as coaching from line managers or supervisors in respective departments. Another way of facilitation in another bank was carried out by a department named e-department. This department had the mandate of training employees' in more innovative ways to carry out job responsibilities by ensuring they made use of e-learning, e-book or even e-courses.

All manager respondents emphasized their use of technologically advanced methods of facilitation, however this conflicts with sentiments by Brown (1997), who places more emphasis on teaching through human interaction. She coins human interaction as the sole most

important factor for motivation, inspiration and role modelling from others. The study noted; in as much as human interaction is important, with increase in technological advancements, banks must indeed invest more in E-resources. This is the only way to stay abreast with the current financial market growing demands.

Overall the study findings brought to light that there was not one particular preferred method of facilitation. All respondents submitted that the situation would dictate what facilitation method was most appropriate. It was highlighted that in some cases some employees' preferred to learn with colleagues in the same level as peers and not with those above them in structure. Reason being, when learning with those in management or higher roles, most would not be free to ask questions or contribute to the learning environment. Ultimately respondents intimated how hard a phenomenon it was to measure the impact of all facilitation methods used. This is because performance on the job from training is hard to quantify.

5.4 Managers' perception of employees' interest to learn and participate in workplace adult learning interventions

The third objective sought to determine the perception managers' had on the interest employees' showed and their participation levels in learning interventions. It further explored perceptions from managers' on whether or not employees' had trust in management when it came to workplace learning.

As in many areas, the perception that learners have in any one learning environment is important. The study agrees with Langton and Robbins(2006), who posited that; 'perception is the process by which an employee organizes and interprets his/her impressions in order to give meaning to his/her environment and thus, it influences significantly his/her workplace behavior. The evidence suggests that what individuals perceive about their work situation influences their attitudes and behavior during organizational change/learning process. Thus, employee perceptions will lead to either resistance or acceptance of change (Coghlan, 1993, Galpin, 1996).

The study findings discovered quite a number of views held by the respondent managers' on what they felt was the perception of their employees' to various workplace adult learning interventions.

From findings, it was apparent all six respondents felt their employees' in their respective banks showed interest in adult learning interventions. This was backed up by all respondents

highlighting in many ways that each learning activity had a feedback section. All adult learning interventions either internally conducted or outsourced provided a chance for employees'/learners to provide feedback. This feedback was given in different ways; some through tests, puzzles or teasers and oral dialogues. The feedback tools were all intended to evaluate the impact the learning intervention had on employees'. Departments in charge of Training and Development in all banks would then assess and see whether the impact was for positive change or negative change in bank overall performance.

The study findings further uncovered views brought out strongly by one respondent who felt that, it was hard to quantify satisfaction of employee learning needs. The argument was; employees' just like all people in general are diverse human beings. All of them with unique dispositions, and specific ways in which they would like to be handled and exposed to new skills and knowledge. However, the department worked tirelessly to ensure from feedback, they crafted learning interventions that were most urgently sought after by employees' according to departments.

From the feedback section (that is, tests, quizzes, teasers or presentations) the findings suggested that employees' had trust in management to organize and coordinate the right kind of interventions. However, the study did not get tangible proof to suggest that these allegations made by the manager respondents were true. All three respondents did not seem to cite examples that would show practical appreciation from the employees' of the impact of trainings conducted. Further, Costigan, Ilter and Berman (1998) claim that employees trust in management is based on the results of organizational decisions made by the top management and less on direct experience of their character, words and actions. Therefore, employee trust in management is interpreted through the organization's policies and practices. Within this context, other researches (see; Brockner, Siegel, Daly, Tyler, Martin, 1997; Podsakoff, MacKenzie, Moorman and Fetter, 1990), indicate that the performance of a manager during a change effort may depend upon gaining the trust of their employees. Overall, employees' trust in management is a key factor for sustaining individual and organizational effectiveness during organizational change.

5.5 Summary of Chapter Five

Chapter 5, looked at the discussion of findings using the study objectives. The findings were discussed in line with the study theoretical framework and the literature that was reviewed for purposes of the study.

The discussion on objective one, agreed with a study by Watad and Ospina (1999). On the fact that the purpose of training/learning is to improve employee capabilities and organisational capabilities. This objective was also in line with the study theoretical framework, by Malcolm Knowles on his fourth assumption, “orientation to learn”. To say as a person matures, his/her time perspective changes from one of postponed application of knowledge to immediacy of application.

On objective two, that looked at the facilitation methods used in adult learning interventions in the banks, among the methods that emanated from the findings were; job-on-training, or peer training or study buddy. The findings on this objective were in tandem with, Cunningham (1998), who observed that; participation in groups of other learners, or in circumstances that enable learning to be constructed through interaction with other learners or a more expert other, is particularly satisfactory for adult learners. Overall the respondents felt there was not one particular preferred facilitation method. They said the situation prevailing at time of training or learning usually dictated what methods to be used.

The findings on objective two, however, were in conflict with sentiments by Brown (1997), who places more emphasis on teaching through human interaction. She coins human interaction as the sole most important factor for motivation, inspiration and role modelling from others. The study noted; in as much as human interaction is important, with increase in technological advancements, banks must indeed invest more in e-resources. This is the only way to stay abreast with the current financial market growing demands.

The third objective, analysed the perceptions managers held on the interest to learn that the employees had towards workplace adult learning interventions. Aside from the study findings being in agreement with one study by, Langton and Robbins (2006), the respondents felt employees in their banks showed interest to learn, due to the fact that each learning intervention was preceded by a feedback section. This feedback was given in different ways, some through tests, teasers, puzzles, and dialogue. All these tools evaluated the impact a training had, had on the employees.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 Overview

The previous chapter discussed the study findings presented in chapter four (4). This chapter presents the study conclusion and recommendations based on the research objectives, findings and the theoretical framework on; *Workplace Adult Learning interventions in the Banking Sector: Managers' roles, training methods, and motivation for learning in selected Banks of Lusaka*. The objectives of the study were:

- i. to identify the role of managers in workplace adult learning interventions in the selected banks;
- ii. to explore the facilitation methods used in workplace adult learning interventions in the target banks; and
- iii. to analyse the perception of managers on the employees interest to learn and participate in adult learning interventions.

6.2 Conclusion

The study concluded on roles played by Managers', the training methods and the interest by employees to participate in workplace adult learning interventions in six selected banks of Lusaka. All research questions and objectives were answered.

The first objective and research question sought to assess the role of managers' in workplace adult learning interventions in the selected banks. The study established various roles played by managers'. The main ones were capacity building, coordinating and planning of training programs, the managers' also led the employees' professional and personal development, and foresaw the implementation of training programs. It is necessary therefore, to mention that the first objective and research question were adequately answered.

The second objective and research question was to explore the facilitation methods used in workplace adult learning interventions in the target banks. The research objective and question were both answered. The facilitation methods uncovered from the interviews included; job on training, this method simply meant the orientation of a new staff member by assigning them to another colleague in the same department, performing a similar role. Another facilitation method was by training of employees' internally and sourcing facilitators from outside the institution. On an in-house level, employees were assigned courses to study in one particular

bank, as well as coaching from line managers or supervisors in respective departments. All respondents mentioned every so often that due to technological advancement in the present day, facilitation methods were gravitating to e-resources. These, among others, included e-learning, e-books and on-line portals of information. Above and beyond the conclusive remark of each respondent was that the most appropriate facilitation method was only picked according to the current learning need.

The third objective and research question analyzed the perception of managers on the employees' interest to learn and participate in adult learning interventions. The objective and research question were both answered. The findings showed all six respondents felt their employees' in their respective banks showed interest in adult learning interventions. The respondents felt strongly that employees' perceived training programs positively because of the positive feedback they would get. This feedback would be collected using various tools such as tests, quizzes and even teasers. Through feedback the managers' could safely detect the trust the employees' put in trainings organized for and conducted by Training and Development departments in respective banks. Ultimately enhanced job performance affirmed employee interest in workplace adult learning interventions.

6.3 Recommendations

Based on the findings, discussions and conclusion, the study makes the following recommendations:

1. There is need for the banks to invest in more e-resources so as to keep abreast with the technologically advanced age. Banking and finance are slowly getting digitalised, banks must ensure to stay at the lead of new innovations and trends;
2. Departments in charge of Training and Development should take an interest in providing motivation by introducing incentives for top performing employees'. And;
3. there is need for employees to be encouraged to read on similar job roles in other banking institution. This will help them compare and pick other trends that can be implemented so as to stay relevant and competitive in the fast changing finance world.

6.4 Suggested areas for further research

1. There is need to carry out a study to understand workplace adult learning interventions from the employee perspective.

2. There is need to conduct a study to investigate whether awarding incentives to employees' would increase positive performance in the workplace

6.5 Addition to Knowledge

Prior to this study, there was little known about roles played by managers in the banking sector in Zambia. Little was known on what constituted of training methods used in workplace adult learning in the banks, consequently, it was not clear how employees perceived training interventions, organised by respective bank managements. In as much as there has been increased interest in the last few decades in workplace adult learning, not many studies have focused on the banking sector.

This study now lays a bench mark for all further workplace adult learning studies in the banking sector. It will also, act as a resource for other researchers and will help the banks have an insight into designing more effective ways to stay proficient and abreast with the changing world.

6.5 Summary of Chapter Six

Chapter six presented the conclusion of the findings of the study in relation to the purpose, objectives and theoretical framework. The chapter also provided recommendations based on the findings of the study and suggested areas for further research.

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APPENDICES

Appendix 1: Interview Guide for Managers

Introduction

Dear Respondents,

I am a student at the University of Zambia, pursuing a Master of Education Degree in Adult Education. I am carrying out a study on *Workplace Adult Learning Interventions in the Banking sector: A Managers' Perspective in three selected banks of Lusaka, Zambia*.

I wish to kindly request you to participate in this study by taking a role of an interviewee during this interview. Please note that the information you provide will be treated as confidential and will be used for academic purposes only and your name will not be required. Please feel free to answer the questions as your participation in the study will determine the success of the study.

1. What are your roles in workplace adult learning in the bank as a manager?
2. What are the current learning needs of the employees in the bank?
3. What methods do you think are most appropriate for workplace adult learning in your bank?
4. Have there been any adult learning interventions lately that you have found beneficial for the employees'?
5. Which adult learning interventions do you feel the bank should invest most in?
6. Do you think the employees' prefer to learn individually or in groups?
7. Do you think the employees' feel their learning needs are met by the adult learning interventions you have as a bank?
8. Do you feel the employees' have trust in management to ensure the adult learning interventions provided are appropriate for their job roles?
9. Do you have any other information to share on this issue?

We have come to the end of our interview. I wish to thank you profusely for taking the time to seat with me and answer these questions. Should you wish to contact me, the following are my contact details. Email: faithmbewe83@yahoo.com / fmbewe92@gmail.com; Mobile: +260 978730275